



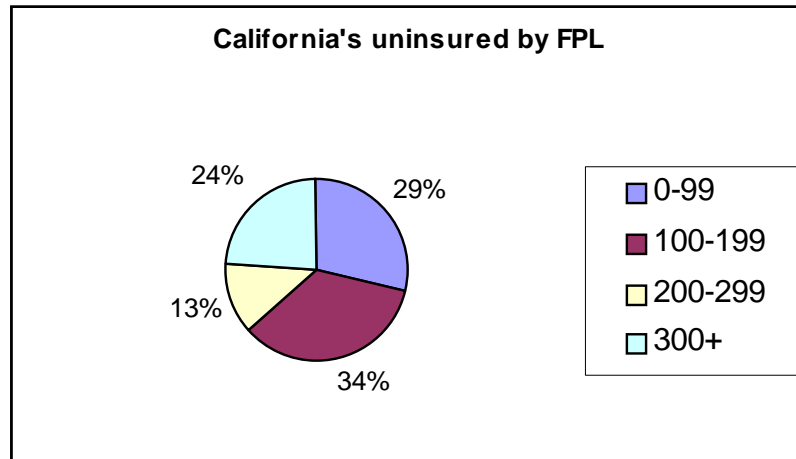
Make healthcare reform happen for millions of low-income Californians -
Support AB X 1 1!

California is in a healthcare crisis. With nearly 6.3 million throughout the state living without health insurance, many residents are just one emergency room visit away from financial ruin. Latinos in the state are uninsured at higher rates than any other group, comprising 57% of the uninsured. While Latinos have the highest workforce participation rates of any ethnic group, they have lowest rates of employer-based coverage. Overall, California's low-income stand the most to gain from healthcare provided through AB X 1 1, and also the most to lose.

2008 Federal Poverty Guidelines Monthly Income

Family	100%	150%	200%	250%	300%
1	\$867	\$1,300	\$1,733	\$2,166	\$2,600
2	\$1,667	\$1,750	\$2,333	\$2,916	\$3,500
3	\$1,466	\$2,200	\$2,933	\$3,666	\$4,400
4	\$1,766	\$2,650	\$3,533	\$4,416	\$5,300

Data from the California Health Interview Survey shows that two-thirds of the uninsured earn at or below 200% of Federal Poverty Guidelines, while 75% are at or below 300% FPL. In terms of affordability, the cost-sharing and benefits provided for this population are comprehensive and affordable. AB X 1 1 provides meaningful, affordable coverage to the vast majority of California's uninsured.



Income	Benefits from pool	Premiums and cost-sharing
100-150%	Cal-CHIPP Healthy Families plan. Knox-Keene and prescription drugs	No premiums or other out of pocket costs
150-250%	Cal-CHIPP Healthy Families plan. Knox-Keene and prescription drugs	5% of family income. MRMIB required to establish enrollee cost-sharing levels that promote prevention and regular health services
250% and above	MRMIB would make available health plans in categories 1, 3, or 5 with different benefits and costs included in each that potential beneficiaries could choose from. Plans in categories 3 and 5 would be required to cover prescription drugs and preventive care outside of deductibles.	Those with incomes between 250-400% FPL would be eligible for tax credits if their premiums cost more than 5.5% of their income.

Bottom Line: How does AB X 1 1 help?

- ☐ All uninsured children up to 300% FPL will be eligible for Healthy Families
- ☐ Uninsured adults up to 250% FPL will be eligible for Medi-Cal/Healthy Families-type coverage – this is access to healthcare they do not currently have
- ☐ Uninsured between 250 and 400% will have access to a purchasing pool, getting them out of the competitive, private market and pooling them with other consumers
- ☐ AB X 1 1 makes available health insurance to millions of Californians who currently have no access to health insurance – this is a huge step forward from where we are

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